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IMPORTANT INFORMATION ABOUT THIS OFFER

Please do not mistake this offer for a Group Mortgage Life Insurance offer that you may have received from a Group Mortgage Life Insurance company. The insurance being offered here is individual coverage for our new loan customers. Our individual policies have these advantages over most group mortgage life policies:

- **Lower Cost:**
 - ✓ Because you must qualify for this coverage individually, the cost of insurance is lower than if no qualification were needed.
 - ✓ If you are in good health, why pay more?
- ✓ Because of the probability these days that most people will not stay in the same home for a full 30 year mortgage, our policies have shorter durations than 30 years. They are therefore less expensive.
- ✓ Because these policies can be kept active from loan to loan, no matter how often you change your loan, you do not have to re-buy a new mortgage life policy, at a costlier older age, every time a change is made.

Level death benefits

The death benefit of these policies do not reduce as the mortgage loan decreases. Your beneficiary will have extra money available since, after a few years, the level death benefit will be larger than the outstanding loan.

The beneficiary may choose to use the money for any purpose, depending upon circumstances at time of claim. Or, if you desire, the death benefit may be used for mortgage purposes only, if initially requested.

EXPLANATION OF EACH PLAN

Critical Period Protection - Plan A

Provides coverage in an amount sufficient for your family to pay the monthly mortgage payments for your choice of 3 years or 4 years. This period is generally considered to be the most critical period for the family after the death of an income earner. The importance of Critical Period Protection centers on the ability of the family to remain in their home until a decision can be made as to future plans. This choice is a lower cost alternative to purchasing full loan balance insurance as in Plans B or C.

Full Protection - Plan B

Provides insurance for the full mortgage loan amount on the life of John Smith. \$100,000 will be paid in full at the time of his death. If one person's income is primarily responsible for loan payments, this may be the best choice for you.

Joint Protection - Plan C

Provides insurance for the full mortgage loan amount on each co-borrower. The \$100,000 benefit will be paid in full no matter which insured dies first. The surviving co-borrower may keep his or her \$100,000 benefit active. Joint Protection is especially important in these times when it often takes the combined income of two persons to meet mortgage payments. If both the borrower and the co-borrower earn income, this is, perhaps, the most sensible choice for you.

This applies except for Plan A. Based upon the loan interest rate and monthly mortgage payment at the time of loan, all policies are underwritten by XYZ Life Insurance Company, Anytown, California. Plan A utilizes Form CR20 (a 20 year level premium and level death benefit renewable term insurance policy). Plan B utilizes Form CR20 (a 20 year level premium and level death benefit renewable term insurance policy). Plan C utilizes Form CR20 (a 20 year level premium and level death benefit renewable term insurance policy). The death benefit under Plan A (3 yrs.) is \$50,000 and under Plan A (4 yrs.) is \$50,400.

Page 4 of 4

HOW TO OBTAIN THIS COVERAGE

1. **CHOOSE:** Select Plan A (3 or 4 year), B, or C by checking the box on the bottom of page 1.

2. **FILL OUT:**

For Plan A or B: John Smith fills out one of the enclosed applications answering all the questions (you may discard the second application).

For Plan C: John and Mary Smith each fill out one of the enclosed applications answering all the questions.

For Question 8A: Please indicate either Plan A (3 or 4 year), B, or C. Please disregard Question 8D.

3. **SIGN:**

For Plan A or B: John Smith signs next to the two (2) red x's at the bottom of the application.

For Plan C: John Smith signs next to the two red (2) x's at the bottom of his application and Mary Smith signs next to the two red (2) x's at the bottom of her application.

4. **RETURN:** Return this letter and application(s) to us in the postage-paid envelope provided.

Please Note: If you select Plan B or C: To help you qualify for the lowest cost possible, we are arranging a short paramedical examination at no cost to you. This can be done at your home or office. The exam is a simple one and will only take 10 to 15 minutes.

QUESTIONS & ANSWERS

- Q: Who is USA Savings & Loan Insurance Services?
A: We are an insurance agency wholly owned by USA Savings & Loan. We were created so our customers would have the peace of mind knowing that the related mortgage insurance products they buy were carefully selected, scrutinized for price and quality, and will be serviced by us.
- Q: Why should I buy this product?
A: Mortgage protection can be vital to the ongoing well-being of your family. Most people feel secure knowing that in the event of the income earner's death, the family will be relieved of a devastating financial burden.

NEED ADDITIONAL INSURANCE?

Would you like more information or a quotation on additional amounts of life insurance for yourself, your spouse or children? Just call our toll-free line or fill in the following:

Name	Amount	Tobacco User	Birthdate	Sex	Type of Life Insurance
John	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> Y	____/____/____	<input type="checkbox"/> F <input type="checkbox"/> M	<input type="checkbox"/> Permanent <input type="checkbox"/> Term
_____	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> Y	____/____/____	<input type="checkbox"/> F <input type="checkbox"/> M	<input type="checkbox"/> Permanent <input type="checkbox"/> Term

Call (800) 676-8273

- If you have any questions. • Need more information.
- Need help with the enclosed forms.

See 6

Key

Type of Logic

Individualizations

16

- Customer Information
- Insurance Company Information
- Existing Product/Account Information

Word

Paragraph

Sentence

Unlimited

34

- Plan
- Product
- Amount of Coverage
- Payment Mode
- Underwriting

Actual Individualized Pricing

46

Total Back Page Individualizations 96

See 8

Total Front & Back Individualizations 153

BACK OF SALES
COMMUNICATION

APPENDIX 1

Page	3 of 3
Statement Date	
Primary Account	
Direct Inquiries To	

To: John Smith
From: Bank USA Insurance Agency, Inc.
Re: A New Easy Way to Buy Low Cost Life Insurance

Did you know that as a customer at Bank USA, you now have a full service insurance agency dedicated to providing you with the insurance you want without any fuss, hassle, or pressure from a commissioned insurance agent.

We are pleased and excited to present you and Mary with an outstanding insurance offering -- high quality term life insurance at a surprisingly affordable price.

And, since Bank USA Insurance Agency wants to make it easy for both you and Mary to obtain this coverage, we add an additional convenience...your premiums can be deducted automatically from your checking account at our Williamsbridge Branch.

John, please review your choices below, make your selections, and call (800) 000-0000 or fax this page to (800) 000-0000. That's all you do. We'll take it from there. You'll quickly see how Bank USA Insurance Agency makes buying life insurance a pleasant experience.

Here are your Individually Calculated Monthly Prices

	For John			For Mary		
Death Benefit	\$100,000	\$150,000	\$200,000	\$75,000	\$100,000	\$150,000
10 Year Guaranteed Term	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(If you use tobacco)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)
15 Year Guaranteed Term	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(If you use tobacco)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)

Applying for this insurance is EASY!!

Call - 24 hrs. (800) 000-0000 There is NEVER an obligation on your part	or	Fax this Page (800) 000-0000 No cover page necessary (see below)	or	Branch Drop Off Bring this page to your local branch office for processing your request below.
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If Faxing or Branch Drop-off, please check your request below and circle the amount choice you wish above.

- | | |
|--|--|
| <input type="checkbox"/> To apply for Coverage | <input type="checkbox"/> For other quotes. |
| <input type="checkbox"/> For more information. | <input type="checkbox"/> For insurance for spouse. |

Insurance products are offered through Bank USA Insurance Agency, Inc., a subsidiary of Bank USA Corporation. Insurance products are NOT insured by F.D.I.C., are NOT deposits or other obligations of any bank, and are NOT guaranteed by any bank. Insurance products referenced above are underwritten and issued by XYZ Life Insurance Company, Anytown, USA. Rates shown are policy forms Target 10, 15, or 20, standard non-tobacco, or Target Select 10, 15, or 20, preferred non-tobacco Class 2. Tobacco rates are based on standard tobacco for Target 10, 15, and 20, and on preferred tobacco Class 5 for Target Select 10, 15, and 20. Rates are based on John being male Age 54 and Mary being female Age 51. 123456789012

The NEWCO™ Sales and Distribution System and Virtual Agent™ is protected by copyright and Patent Pending.

This is a PIGGYBACK™ offer. Note the surprising number of individualizations, even on this basic initial offer alone. And, please also note the number of response choices NEWCO™ chose to provide each customer. the next two pages examine what goes into each individualized response letter.

The NEWCO™ Sales Distribution and Delivery System is protected by copyright and is patent pending. PIGGYBACK™ technology is protected by copyright and is patent pending. ©ICA Insurance Marketing, Inc. 1997 All Rights Reserved

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APPENDIX 2

BEHIND THE SCENES OF EACH NEWCOTM SYSTEM OUTPUT

You have just seen a sample of NEWCOTM'S PIGGYBACKSM format and a sample response letter to a request for more information off the piggybacked offer. Now, just wait till you see the next three pages and find out what actually goes on behind the scenes of the three pages you have just looked at.

Both previous samples of NEWCOTM system deliveries are repeated on the following pages but this time color-coded so you can see what the NEWCOTM system actually does...behind the scenes. Under-stand that each color below represents a specific type of logic that NEWCOTM employs.

NEWCOTM technology gives you the way to fine-tune each individual PIGGYBACKSM offer and each individual response letter with as much detail as you need to create a one to one marketing opportunity. The more you direct your offer to the individual bank customer, the better chance there is that your offer will be accepted.

The NEWCOTM system is the only system that can do this in volume.

Please use the following color codes as you review the next three pages. You will be amazed at the number of individual intelligent thought processes that automatically go into the creation of each PIGGYBACKSM offer, letter and, in fact, anything that the NEWCOTM system outputs.

Personal prospect /customer information and demographics
Insurance company information
Specific copy detail

Plan design, and product specifics
Amount of coverage choices
Payment mode

Actual product pricing individualization

Virtual AgentTM

Virtual AgentTM, the NEWCOTM system's trademarked "brain", thoroughly thinks through each individual logic choice and assigns the appropriate product type, amount of coverage, even wording to each and every individual bank customer offer, one offer at a time no matter how great the volume.

What cannot be seen here is that all of the individualization is based on the bank customer's own individual demographic profile. No two offers may be exactly alike because each NEWCOTM offer is individually crafted for the specific customer.

Now that is truly unique !

The following three pages will show you just how intelligently individualized PIGGYBACKSM offers and response letters delivered in unlimited mass volumes can be. →